2026 INVESTMENT & RRSP LOAN PROGRAMS

	BENEVA	CANADA LIFE	EMPIRE LIFE	EQUITABLE LIFE	iA FINANCIAL		MANULIFE	RBC	SUN LIFE
LENDER	B2B BANK	B2B BANK	B2B BANK	B2B BANK	Industrial Alliance (iA Financial)		Manulife Bank	B2B BANK	B2B BANK
VARIABLE RATES	1 YR @ P +1.00% 2 YR @ P + 1.50% 3-4 YR @ P + 2.50% 5 YR @ P + 2.50% 6-9 YR @ P + 3.25% 10 YR @ P + 3.25%	1 YR @ P +1.00% 2 YR @ P + 1.50% 3-4 YR @ P + 2.50% 5 YR @ P + 2.50% 6-9 YR @ P + 3.25% 10 YR @ P + 3.25%	1 YR @ P +1.00% 2 YR @ P + 1.50% 3-4 YR @ P + 2.50% 5 YR @ P + 2.50% 6-9 YR @ P + 3.25% 10 YR @ P + 3.25%	1 YR @ P +1.00% 2 YR @ P + 1.50% 3-4 YR @ P + 2.50% 5 YR @ P + 2.50% 6-9 YR @ P + 3.25% 10 YR @ P + 3.25%	**Under $5,000** **(0.5% Loan Discount until Jan. 30, 2026)** 1 YR @ P + 2.25% 2 YR @ P + 2.25%	**$5,000 +** **(0.5% Loan Discount until Jan. 30, 2026)** 1 YR @ P + 0.75% 2 YR @ P + 1.25% 3-5 YR @ P + 2.25% 6-10 YR @ P + 3.00%	1-2 YR @ P + 0.5%	1 YR @ P +1.00% 2 YR @ P + 1.50% 3-4 YR @ P + 2.50% 5 YR @ P + 2.50% 6-9 YR @ P + 3.25% 10 YR @ P + 3.25%	1 YR @ P +1.00% 2 YR @ P + 1.50% 3-4 YR @ P + 2.50% 5 YR @ P + 2.50% 6-9 YR @ P + 3.25% 10 YR @ P + 3.25%
FIXED RATES	1 YR @ 7.95% 2 YR @ 8.95%	1 YR @ 7.95% 2 YR @ 8.95%	1 YR @ 7.95% 2 YR @ 8.95%	1 YR @ 7.95% 2 YR @ 8.95%	N/A	N/A	N/A	1 YR @ 7.95% 2 YR @ 8.95%	1 YR @ 7.95% 2 YR @ 8.95%
TERMS	UP TO 10 YEARS	UP TO 10 YEARS	UP TO 10 YEARS	UP TO 10 YEARS	1 - 2 YEARS	UP TO 10 YEARS	1 - 2 YEARS	UP TO 10 YEARS	UP TO 10 YEARS
MINIMUM & MAXIMUM	$2,500; NO MAXIMUM	$2,500; NO MAXIMUM	$2,500; NO MAXIMUM	$2,500; NO MAXIMUM	$1,000 - $50,000	$1,000 - $50,000	$1,000 - $30,780	$2,500; NO MAXIMUM	$2,500; NO MAXIMUM
FINANCIAL UNDERWRITING	YES - FULL[4]	YES - FULL[4]	YES - FULL[4]	YES - FULL[4]	YES - CREDIT CHECK FOR $5,000+	YES - CREDIT CHECK FOR $5,000+	YES - FULL[4]	YES - FULL[4]	YES - FULL[4]
ONLINE/PAPER INVESTMENT APPLICATION	PAPER	ONLINE	ONLINE	ONLINE	ONLINE	ONLINE	ONLINE[5]	PAPER	PAPER
PAYMENT DEFERRAL	NO	NO	NO	NO	YES 120 DAYS	YES 120 DAYS	YES 120 DAYS	NO	NO
SAMPLE SCENARIO (5.95% Prime)	5k @ 1 YR: $429.07 5k @ 2 YR: $221.49 10k @ 2 YR $442.98	5k @ 1 YR: $429.07 5k @ 2 YR: $221.49 10k @ 2 YR $442.98	5k @ 1 YR: $429.07 5k @ 2 YR: $221.49 10k @ 2 YR $442.98	5k @ 1 YR: $429.07 5k @ 2 YR: $221.49 10k @ 2 YR $442.98	4,999k @ 1 YR: $431.86 4,999K @ 2 YR: $223.14	5k @ 1 YR: $428.50 5k @ 2 YR: $220.93 10k @ 2 YR $441.86	5k @ 1 YR: $427.92 5k @ 2 YR: $219.25 10K @ 2 YR: $438.49	5k @ 1 YR: $429.07 5k @ 2 YR: $221.49 10k @ 2 YR $442.98	5k @ 1 YR: $429.07 5k @ 2 YR: $221.49 10k @ 2 YR $442.98
ONLINE LOAN APPLICATION	B2B EASE	B2B EASE	B2B EASE	B2B EASE	iA EVO Savings RRSP Loan	iA EVO Savings RRSP Loan	BANKLINK	B2B EASE	B2B EASE
Calculators / Online Tools	B2B Bank RRSP & TFSA Loan Calculator	B2B Bank RRSP & TFSA Loan Calculator	B2B Bank RRSP & TFSA Loan Calculator	B2B Bank RRSP & TFSA Loan Calculator	iA Financial RRSP Loan Calculator	iA Financial RRSP Loan Calculator	Manulife RRSP Centre	B2B Bank RRSP & TFSA Loan Calculator	B2B Bank RRSP & TFSA Loan Calculator
NOTES	**RRSP Contribution deadline is Midnight, March 2, 2026 *(first 60 days)*** for contributions to be eligible for 2025 income tax deductions; RRSP Loans are required to meet compliance requirements: submit copies of client file documents with application(s) - KYC, Investor Profile, Leverage Disclosure, & Reason Why Communication; [1] This information applies to catch-up loans; for top-up loans the maximum loan term is 2 years and the maximum loan amount is $25,000; [2] Canada's Prime Rate (P), currently 4.45%; [3] National Bank Fixed rates represent loan amounts of less than $10,000; [4] Full 'Financial Underwriting' means the lender will obtain a credit check through Equifax or Transunion; and [5] When logged into Repsource, select "Online Transactions" from Tools & Illustrations, Investments								

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